

ABSTRACT

A method of enabling electronic commerce transactions is provided by a service, the service giving to users a disposable credit card or other indicia of credit for a particular transaction or amount. The service receives registration information from the user and authorizes the user. The service establishes an account for the user and issues a disposable (one use) credit card number to the user which has the same format as a permanent credit card number, is acceptable to the user and the institution with whom the user is transacting business. The system incorporates various security features.